

LIFE INSURANCE BENEFITS

Active State employees may select from the following life insurance options provided by US Able Life:

- \$10,000 Basic Group Term Life and Accidental Death and Dismemberment (AD&D). Premiums for this coverage are paid for by the State of Arkansas.
- Supplemental Life and Accidental Death and Dismemberment (AD&D) up to two times your annual salary to a maximum of \$250,000.
- Dependent Life up to \$20,000 on each of your eligible dependents.

Enrollment

The \$10,000 Basic Group Term Life is not subject to medical underwriting; however, you must submit an application in order to enroll. Supplemental and Dependent Life may also be applied for using the same application as the Basic Group Term Life. Please contact your agency representative to obtain an application.

Basic Life Insurance Rates

State Employees pay nothing for \$10,000 basic life and AD&D insurance, it is a benefit provided by the state.

Supplemental and Dependent life insurance can be purchased as follows:

Supplemental Life	
Age Category	Life with AD&D - Monthly cost per \$1000
Less than 25	0.12
25-29	0.12
30-34	0.16
35-39	0.16
40-44	0.24
45-49	0.38
50-54	0.60
55-59	0.86
60-64	1.28
65-69	2.46
70-74	3.98
75-79	7.98**
80+	12.80**

** AD&D terminates at age 75.

Dependent Life	
Amount	Monthly Premium
\$4,000	2.16
\$8,000	4.32
\$12,000	6.48
\$16,000	8.64
\$20,000	10.80